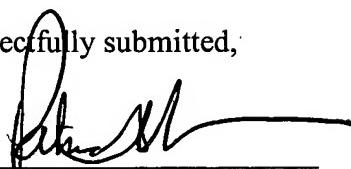


The Commissioner is authorized to charge any deficiency or credit any overpayment to
Deposit Account No. 13-2165.

Respectfully submitted,



Patrick H. Higgins
Reg. No. 39,709
Attorney for Applicant

Date: June 22, 2004

MATHEWS, COLLINS, SHEPHERD & McKAY, P.A.
100 Thanet Circle, Suite 306
Princeton, New Jersey 08540-3662
Telephone: (609) 924-8555
Telecopier: (609) 924-3036